

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

WILLIAM JAMES SMATHERS
CARRIE ELIZABETH SMATHERS
Debtor(s)

Case No. 13-10903TPA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/19/2013.
- 2) The plan was confirmed on 11/15/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 02/05/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/14/2018.
- 6) Number of months from filing to last payment: 58.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$92,407.12.
- 10) Amount of unsecured claims discharged without payment: \$201,367.87.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$201,878.52
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$201,878.52**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$7,379.48
Court Costs	\$0.00
Trustee Expenses & Compensation	\$7,980.99
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$15,360.47**

Attorney fees paid and disclosed by debtor: \$1,225.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	30.35	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	242.70	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	1.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	1,874.97	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	161.85	NA	NA	0.00	0.00
AMERICAN EXPRESS BANK FSB	Unsecured	1,874.97	1,056.95	1,056.95	298.14	0.00
AMERICAN EXPRESS CENTURION B	Unsecured	720.51	25.20	25.20	7.11	0.00
ANTIO LLC	Unsecured	1,047.67	1,047.67	1,047.67	295.53	0.00
BANK OF AMERICA**	Unsecured	1.00	NA	NA	0.00	0.00
BANK OF AMERICA**	Unsecured	292.89	NA	NA	0.00	0.00
BANK OF AMERICA**	Unsecured	7,145.83	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	1.00	NA	NA	0.00	0.00
BJS PLUMBING HEATING AC	Unsecured	600.00	NA	NA	0.00	0.00
CANDICA LLC	Unsecured	3,225.32	NA	NA	0.00	0.00
CAPITAL ONE BANK NA**	Unsecured	1,931.67	1,931.67	1,931.67	544.88	0.00
CAPITAL ONE(*)	Unsecured	1.00	NA	NA	0.00	0.00
CITIBANK NA(*)	Unsecured	1.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	1.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	6,637.73	6,637.73	6,637.73	1,872.34	0.00
DIVERSIFIED ADJUSTMENT	Unsecured	609.62	NA	NA	0.00	0.00
DIVERSIFIED ADJUSTMENT	Unsecured	209.65	NA	NA	0.00	0.00
DIVERSIFIED ADJUSTMENT	Unsecured	28.58	NA	NA	0.00	0.00
FARMERS NATIONAL BANK	Unsecured	1.00	NA	NA	0.00	0.00
FARMERS NATIONAL BANK	Unsecured	11,610.23	NA	NA	0.00	0.00
GUARDIAN PROTECTION SERVICES(Unsecured	1,335.21	1,335.21	1,335.21	376.63	0.00
JPMORGAN CHASE BANK NA	Unsecured	1.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	2,376.79	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	12,383.00	2,394.51	0.00	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	7,887.01	7,887.01	0.00	0.00	0.00
LAWRENCE E SPAHR JR	Unsecured	1.00	NA	NA	0.00	0.00
LAWRENCE E SPAHR JR	Secured	NA	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NATIONAL FUEL GAS DISTRIB CORP	Unsecured	51.16	660.78	660.78	186.39	0.00
NATIONAL FUEL GAS DISTRIB CORP	Unsecured	1,210.06	NA	NA	0.00	0.00
NORTHWEST SAVINGS BANK**	Unsecured	188,547.17	188,547.17	188,547.17	53,184.55	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	403.31	403.31	77.88	0.00
PA DEPARTMENT OF REVENUE*	Priority	4,963.61	5,962.37	5,962.37	5,962.37	0.00
PAYPAL BUYER CREDIT++	Unsecured	2,621.03	NA	NA	0.00	0.00
PENNSYLVANIA-AMERICAN WTR CC	Unsecured	271.00	NA	NA	0.00	0.00
PENNSYLVANIA-AMERICAN WTR CC	Unsecured	65.75	65.75	65.75	18.55	0.00
PNC BANK NA	Secured	52,691.94	52,298.80	0.00	9,295.75	0.00
PNC BANK NA	Unsecured	NA	25,597.48	25,597.48	7,220.43	0.00
PNC MORTGAGE DIV PNC BANK NA	Secured	178,159.00	177,959.25	0.00	104,967.18	0.00
PNC MORTGAGE DIV PNC BANK NA	Secured	0.00	43.12	43.12	43.12	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	1.00	5,208.58	5,208.58	1,469.22	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	1,350.68	1,121.59	1,121.59	316.37	0.00
PYOD LLC	Unsecured	1.00	970.41	970.41	273.73	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	86.98	86.98	86.98	24.54	0.00
SUPER MEDIA++	Unsecured	104.71	NA	NA	0.00	0.00
THD/CBSD	Unsecured	1.00	NA	NA	0.00	0.00
WEST PENN POWER*	Unsecured	160.75	295.44	295.44	83.34	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$114,262.93	\$0.00
Mortgage Arrearage	\$43.12	\$43.12	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$43.12	\$114,306.05	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,962.37	\$5,962.37	\$0.00
TOTAL PRIORITY:	\$5,962.37	\$5,962.37	\$0.00
GENERAL UNSECURED PAYMENTS:	\$234,991.92	\$66,249.63	\$0.00

Disbursements:

Expenses of Administration	<u>\$15,360.47</u>
Disbursements to Creditors	<u>\$186,518.05</u>
TOTAL DISBURSEMENTS :	<u>\$201,878.52</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/04/2018

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.